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IN THE UNITED STATES ELECTED/DESIGNATED OFFICE  
OF THE UNITED STATES PATENT AND TRADEMARK OFFICE  
UNDER THE PATENT COOPERATION TREATY-CHAPTER II

APPLICANTS: Stefan Prange et al.

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GROUP ART UNIT:

EXAMINER:

INTERNATIONAL APPLICATION NO: PCT/DE99/02934

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INVENTION: A METHOD AND SYSTEM FOR PAYING FOR GOODS OR  
SERVICES

Assistant Commissioner for Patents,  
Washington, D.C. 20231

**INFORMATION DISCLOSURE STATEMENT**

In accordance with the provisions of 37 CFR §1.56, Applicants request that citation and examination of the references listed on Form PTO-1449, copies of which are enclosed herewith in accordance with 37 CFR §1.98, be made during the course of examination of the above-identified application for United States Patent.

Document AL, German DE 44 25 271 relates to a protected anonymous tariff metering system which has a surety device inserted in connection between a tariff metering source and tariff lodging device with an electronic key identifying surety device but not source.

Document AN, German DE 196 28 045 relates to a networked customer and supplier financial transaction system which has a customer and supplier coupled to banking systems over a network with security and checking server system.

Document AAL, German DE 195 26 726 relates to a secure alphanumeric data transfer system which uses multi-frequency selection coding and encoding equipment at two connected telecommunication units of which one has a display screen and one has an associated computer.

Applicants respectfully submit that the claimed invention is distinguishable and non-obvious over the enclosed references, taken singly or in combination.

Accordingly, early consideration and allowance of the application,  
including the claims, are hereby requested.

Respectfully Submitted,



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